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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/817,112	03/26/2001	Rabindranath Dutta	AUS9-2001-0045-US1	7749
40412	7590	06/28/2006	EXAMINER	
IBM CORPORATION- AUSTIN (JVL)		AKINTOLA, OLABODE		
C/O VAN LEEUWEN & VAN LEEUWEN		ART UNIT		PAPER NUMBER
PO BOX 90609		3624		
AUSTIN, TX 78709-0609		DATE MAILED: 06/28/2006		

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/817,112	DUTTA, RABINDRANATH	
	Examiner	Art Unit	
	Olabode Akintola	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 24 May 2006.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-20 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-20 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 3/26/01.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

1. This office action is in response to applicant's communication filed on 05/24/2006.

Claims 1-20 are pending.

2. The drawings filed on 3/26/2001 are accepted.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-20 are rejected under 35 U.S.C. 102(b) as being anticipated by Nemirofsky et al. (U.S. Patent No. 5880769)

Re claims 1, 9 and 13: Nemirofsky teaches a method and a corresponding system and computer program product for updating client contact data for a user of one or more financial institutions, said method comprising: selecting one or more of the financial institutions, wherein the user has one or more financial accounts with each of the selected financial institutions (col.4, lines 50-55); retrieving access information corresponding to the selected financial institutions, wherein the access information is retrieved from a finance program data area on a client computer (col.4, lines 55-56); packaging the client contact data with data from the retrieved access information forming one or more client contact update requests (col.4, lines 59-61); and sending one of the

client contact update requests from the client computer to each of the selected financial institutions using data from the retrieved access information (col.4, lines 59-61).

Re claims 3, 10, and 15: Nemirofsky teaches that the client contact data includes at least one of a client name, a client address, a client phone number, a client facsimile number, and a client email address (col.4, lines 59-61).

Re claims 2, 8, 11, 14 and 20: Nemirofsky teaches the step of encrypting the packaged client contact data (Abstract; col. 5, lines 11-15).

Re claims 4 and 16: Nemirofsky teaches that the access information includes at least one of a user identifier, a password, and a financial computer electronic address (col.4, lines 54-55).

Re claims 5 and 17: Nemirofsky teaches that the packaging is performed in response to the user requesting that the client contact data be transmitted to one or more financial institutions (col. 5, lines 3-5).

Re claims 6, 12 and 18: Nemirofsky teaches the step of receiving one of the client contact update requests from the client computer, the received client contact update request being at a computer corresponding to one of the financial institutions; validating the client update request; and updating a nonvolatile storage area corresponding to the client based on the client contact data included in the client contact update request (col.4, lines 59-61).

Re claims 7 and 19: Nemirofsky teaches the step of sending a confirmation message to the client computer in response to the updating (col. 5, lines 9-11).

Response to Arguments

4. Applicant's arguments with respect to claims 1-20 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Kasower (U.S. Patent Application No. 20020128962) discloses card management system and method (see Figs. 29 and 30; Sections [0009], [0017] and [0019]).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3624

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

OA



HANI M. KAZIMI
PRIMARY EXAMINER